

**FAITH, FINANCES, AND PEACE OF MIND
(1) WAKING UP FROM THE NIGHTMARE**

1 Timothy 6:6-10; Ecclesiastes 5:10; Matthew 16:26

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(Including material from Adam Hamilton's "Enough" stewardship program
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PROLOGUE

Adam Hamilton has said:

This is a remarkable and frightening time for our economy. The current economic crisis is also a crisis of faith. When we can't trust our financial institutions, the stock market, our banks, or our government we find ourselves afraid, and that fear often leads to either cynicism or panic.

This may be the greatest enemy we are facing today. When the nation was in the midst of the depression in 1933, President Franklin Delano Roosevelt spoke these famous words in his first inaugural address:

. . . Let me assert my firm belief that the only thing we have to fear is fear itself—nameless, unreasoning, unjustified terror which paralyzes needed efforts to convert retreat into advance.¹

As Christians, our trust is in God. Throughout the Bible we find God's words of hope and promise that remind us we have no reason to fear, for God is our refuge and strength, a mighty fortress which never fails.

SCRIPTURE

Of course, there is great gain in godliness combined with contentment; {7} for we brought nothing into the world, so that we can take nothing out of it; {8} but if we have food and clothing, we will be content with these. {9} But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. {10} For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains (1 Timothy 6:6-10 NRSV).

¹(For full inaugural address: <http://www.bartleby.com/124/pres49.html>.)

The lover of money will not be satisfied with money; nor the lover of wealth, with gain. This also is vanity (Ecclesiastes 5:10 NRSV).

For what will it profit them if they gain the whole world but forfeit their life? Or what will they give in return for their life? (Matthew 16:26 NRSV).

INTRODUCTION

How can you have peace of mind in the midst of financial chaos? Over the next four weeks we are going to examine this question. We will explore how our faith can help us overcome our selfish natures and help us live the lives God planned for us. We are going to look at what the Bible says about wise and prudent use of our money, how we begin to find contentment in simpler living, practical tips so that we do not feel that need for immediate gratification grabbing our soul all the time. And then we are going to talk about a real key to this, and that is generosity.

1. THE AMERICAN DREAM

For well over two centuries, the American Dream has acted as a beacon of hope to people around the world, offering the three-fold promise of life, liberty and the pursuit of happiness. But in 1776 the phrase “the pursuit of happiness” meant something different than what it means today. In those days it meant the unfolding of life’s purpose. If you were meant to be a teacher, be a teacher. If you were meant to be a farmer, be a farmer. People have a right to pursue their destiny.

For most people today, the American Dream has to do with a subconscious desire for achieving success and satisfying the desire for material possessions. It is the opportunity to pursue more than what we have, to gain more than what we have, and to meet success. We tend to measure our success by the stuff that we possess. Our motto is, “Whoever dies with the most toys wins!”

Solomon warns us that those who love money will never be satisfied. Unfortunately, the love of money and the love of things money can buy are often the primary motives behind most of what we as Americans do. We want to consume, acquire, and buy our way to happiness—and we want it *now*.

Our desire for more than we need, and more than we can afford, has fueled individual financial disasters. This style of living and consuming has become an American way of life. Let's listen to a couple of economists to see how these same human vulnerabilities have affected the larger markets and the current crisis and even why our keenest economic advisors did not fully see this latest crisis coming.

[VIDEO CLIP: “The Economic Crisis”

Speakers: Dr. William Black, Associate Professor of Economics and Law University of Missouri - Kansas City; Dr. Stephen Pruitt, Arven Gottleib/Missouri Endowed Chair of Business, Economics and Finance, Henry Bloch School of Business and Public Administration University of Missouri - Kansas City

Transcript:

Dr. Black: We forgot about a whole bunch of things about human beings and human behavior and about human susceptibility to doing things wrong. In Greenspan's recent testimony in front of Congress, that was essentially his mea culpa . . .

I forgot human nature. . . The average American has made himself vulnerable to this and by borrowing way, way, way too much. . . not close to the line, but enormously over the line compared to everything we know about human history and so this had to end badly. . . . We have repeatedly failed the ethical and market test and if we want to remain a great nation, we really have to start reconsidering things. And the best way to reconsider them is frankly, go back to a lot of old stuff, not new stuff. . . the stuff that you were taught in your church.

Dr. Pruitt: It's the inability so much of this problem, is the inability to delay gratification. I guess that's the number one problem that humanity faces . . . we just want it, . . . There is a saving grace . . . perhaps faith can take us into ways that we can fight this way of inevitable human nature that will be with us on this side of heaven. That we don't go out and follow our baser instincts... . Maybe, just maybe, we can just sit back and say I can resist temptation too and live slightly different lives than we did in the past.]

2. WHEN THE DREAM BECOMES A NIGHTMARE

The American Dream seems to have become the American Nightmare. We have witnessed dramatic market losses, the collapse of the world's largest insurance company, and many bankruptcies and foreclosures. Fourteen million Americans are officially unemployed and another twelve million are so discouraged they have given up looking for work. Every day seems to bring another piece of economic uncertainty.

A recent survey found that over three in four Americans are stressed about the economy and their personal finances. Half were worried about providing for their family's basic needs. Over half of respondents reported feeling angry and irritable, and reported lying awake at night worried about this. The report concludes that, “The declining state of the

nation's economy is taking a physical and emotional toll on people nationwide.”

"I've kind of lost hope in the American Dream," one unemployed woman told reporter Zachary Roth. And she is not alone. According to a Pew survey completed last May, a majority of American parents (53%) believe life will be worse for their children than it was for themselves.

There are two distinct yet related illnesses that have impacted us both socially and spiritually. I did not invent these terms. They have been used by others for several years now. But I think the terms are helpful in capturing the problem.

The first term is *Affluenza*. *Affluenza* is the constant need for more and bigger and better stuff—as well as the effect that this need has on us. It is the desire to acquire, and most of us have been infected by this illness to some degree.

- The average American home went from 1,660 square feet in 1973 to 2,400 square feet in 2004.
- Today there is estimated to be 1.9 billion square feet of self-storage space in America.¹¹

The second term is *Credit-itis*. At the center of the economic crisis is the extension and abuse of credit. *Credit* comes from the Latin word *credo*, which means, “I believe” or “I trust.” To extend credit to someone is to believe or trust that he or she will repay. As Christians, our *credo* or trust is supposed to be in God. The Apostles’ Creed begins, “I believe (*credo*) in God the Father Almighty, maker of heaven and earth.”

Credit-itis is an illness that is brought on by the opportunity to buy now and pay later, and it feeds on our desire for instant gratification. Our economy today is built on the concept of credit-itis. Unfortunately, it has exploited our lack of self-discipline and allowed us to feed our affluenza, wreaking havoc in our personal and national finances.

- Average credit card debt in America in 1990 was around \$3,000. Today it is over \$9,000.²
- *Credit-itis* is not limited to purchases made with credit cards; it extends to

¹¹ “Self-storage Nation: Americans Are Storing More Stuff Than Ever,” by Tom Vanderbilt, July 18, 2005; <http://www.slate.com/id/2122832/>.

² “Credit Card Debt Statistics,” by Mark Brinker, August 2008; www.hoffmanbrinker.com/credit-card-debt-statistics.html.

car loans, mortgages, and other loans. The life of the average car loan and home mortgage continues to increase, while the average American's savings rate continues to decline. The average American spends 101% of his or her income each year.

3. THE DEEPER PROBLEM

But there seems to be a deeper problem at work. Bruce Wydick, Professor of Economics at the University of San Francisco, makes this observation about the Occupy Wall Street movement:

Like most protests, the Occupy Wall Street folks are better at identifying something that is wrong than identifying a way forward that is right. But even if the protestors don't understand much about financial economics, they have a clear sense that something is wrong. That something, however, lies deeper than the behavior of a relative handful of Wall Street moguls...The crisis has spiritual roots. Jesus warns his followers, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions" (Luke 12:15, NIV). But a syncretistic form of Christianity has emerged in our country, a syncretism that mingles genuine New Testament Christianity with the consumer materialism of the American Dream.

Our souls were created in the image of God, but they have been distorted. We were meant to desire God, but we have turned that desire toward possessions. We were meant to find our security in God, but we find it in amassing wealth. We were meant to love people, but instead we compete with them. We were meant to enjoy the simple pleasures of life, but we busy ourselves with pursuing money and things. We were meant to be generous and to share with those in need, but we selfishly hoard our resources for ourselves. There is a sin nature within us. This is the deeper problem.

4. LOOKING FOR A NEW DREAM

In the acclaimed Arthur Miller play, "Death of a Salesman," the older son of the main character says at his father's funeral, "He had the wrong dreams. All, all wrong."

The current economic crisis is a spiritual issue. We have pursued the wrong dreams. Wrong dreams become nightmares. It is time to wake up from the nightmare.

As followers of Christ, we are to be beacons of hope and light, inviting people to find deliverance, redemption, salvation, hope, and a new way of life. Christ works in us as we seek first his kingdom and strive to do his will. As this happens, we begin to sense a higher calling—a calling to simplicity and faithfulness and generosity. We begin to look

at ways we can make a difference with our time and talents and resources. By pursuing good financial practices, we free ourselves from debt so that we are able to be in mission to the world. This is a dream worth pursuing.

CONCLUSION

Today is Reformation Sunday. Reformation Sunday is the Sunday closest to Reformation Day (October 31), which commemorates the time when Martin Luther posted his 95 theses on the church door in Wittenberg. One of the principles of the Reformation is that the Church is always in need of being reformed by God.

What is true of the Church as a whole is also true of us individually. Although we receive a changed heart when we accept Christ, in a sense we need a heart change every morning. Each morning we should ask God to help us be the person he wants us to be.

I would like to invite you to put your hands on your lap, just extend your hands palm upright on your lap. And I would invite you to say this prayer with me, just quietly under your breath, and then we will close with the Disciples' Prayer:

Change my heart, oh God. Clean me out inside. Make me new. Heal my desires. Help me to hold my possessions loosely. Help me to love you. Teach me simplicity. Teach me generosity and help me have joy. I offer my life to you. Through Jesus who taught us to pray:

Our Father, who art in Heaven, hallowed be thy name. Thy kingdom come, thy will be done, on earth as it is in Heaven. Give us this day our daily bread, and forgive us our sins, as we forgive those who sin against us. And lead us not into temptation, but deliver us from evil; for thine is the kingdom, and the power, and the glory, forever. Amen.